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PATENT
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TOWNSEND and TOWNSEND and CREW LLP

By: /Saundra D. Hunter/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

MILOSAVLJEVIC, Olga

Application No.: 09/880,170

Filed: June 12, 2001

For: SYSTEM AND METHOD FOR
INCOME PLANNER

Confirmation No. 5814

Examiner: OYEBISI, Ojo O.

Technology Center/Art Unit: 3695

APPELLANTS' BRIEF UNDER
37 CFR §41.37

Mail Stop Appeal Brief
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

Further to the Notice of Appeal mailed on October 19, 2010 for the above-
referenced application, Appellants submit this Brief on Appeal.

1. REAL PARTY IN INTEREST

The real party in interest of the subject patent application is Charles Schwab & Co., Inc., the assignee of the present application.

2. RELATED APPEALS AND INTERFERENCES

There are no related appeals and interferences.

3. STATUS OF CLAIMS

Claims 3, 6, 8, 10, 21-35, 37, 38, and 42 are cancelled. Claims 1, 2, 4, 5, 7, 9, 11-20, 36, 39-41, and 43-48 are rejected, and the rejection thereof is being appealed.

4. STATUS OF AMENDMENTS

No amendments after the final Office Action mailed on June 9, 2010 have been filed.

5. SUMMARY OF CLAIMED SUBJECT MATTER

In the following summary, Appellants have provided exemplary references to sections of the Specification and Drawings supporting the subject matter defined in the claims as required by 37 C.F.R. §41.37. The Specification and Drawings also include additional support for other exemplary embodiments encompassed by the claimed subject matter. Thus, these references are only intended to be illustrative and not restrictive.

The technology disclosed in the present application provides a customer with information that allows the customer to make decisions that fit their cash flow needs by forecasting the customer's likelihood of meeting their in-retirement goals based on actual assets and securities the customer holds (Specification p. 8, lines 23-26). The customer can identify and prioritize specific in-retirement goals (Specification p. 12, lines 15-16), such as, e.g., the customer's income goal (Specification p. 16, lines 22-23), an annual income withdrawal plan (Specification p. 13, lines 5-6), estate goals (Specification p. 16, lines 22-23), the number of years in retirement (Specification p. 16, lines 22-24), and a current asset allocation (Specification p. 16, lines 22-24). An analysis of the customer's assets are performed based on the in-

retirement goals, focusing on balancing growth and yield, and identifying assets that are providing low yields and low growth rates (Specification p. 12, lines 6-7). The analysis provides results which can be used to forecast the likelihood that the customer can meet the in-retirement goals (Specification p. 12, lines 9-10).

Embodiments of the present invention pertain to methods for managing a customer's retirement income, including managing the order of withdrawing retirement income.

Independent Claim 1

Independent claim 1 describes a method for using a desktop including a display (FIG. 1, Specification p. 14, lines 7-10) for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals (Specification p. 8, line 25 – p. 9, line 1), including, but not limited to, an annual income withdrawal goal, an estate goal, and a years in retirement goal (Specification p. 16, lines 22-24). The method includes inputting the income withdrawal goal, the estate goal, the years in retirement goal, and a current asset allocation (Specification p. 16, lines 22-24). The method further includes identifying one of the in-retirement goals as a priority goal (Specification p. 18, lines 18-23). The method further includes performing an analysis based on the in-retirement goals and the current asset allocation (Specification p. 17, lines 10-17). The method further includes forecasting, by using results of the analysis, the likelihood that the customer assets at retirement meet the priority goal (Specification p. 8, line 25 – p. 9, line 1). The method further includes providing an in-retirement income stream withdrawal strategy, wherein the income stream withdrawal strategy provides tax advantages and provides for a first time period (FIG. 9, Specification p. 21, line 23 – p. 22, line 2). The income stream withdrawal strategy also avoids withdrawal of assets from tax deferred accounts during the first time period and provides for withdrawal from one or more tax deferred accounts during a second time period (FIG. 11, Specification p. 22, lines 14-24). The method further includes providing, using the display, a findings overview report based on the analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed (FIG. 4, Specification p. 18, lines 11-24). The

likelihood is displayed as a percentage, and the findings overview report further includes an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed (FIG. 4, Specification p. 19, lines 1-5). The method further includes projecting annual snapshot cash flows from the current asset allocation and determining if a gap exists between the projected cash flows and the income goal (FIG. 6A, Specification p. 36, lines 4-20). The method further includes providing, using the display, a current performance planning table, wherein the table allows for assessing approximate current yield and total return information in order to determine which holdings of the assets provide cash flow versus growth required to meet the in-retirement goals (FIG. 7, Specification p. 20, lines 15-21). The current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value (FIG. 7, Specification p. 21, lines 5-6).

Independent Claim 46

Independent claim 46 describes a method for using a computer (FIG. 1, Specification p. 14, lines 7-10) for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals (Specification p. 8, line 25 – p. 9, line 1), including, but not limited to, an annual income withdrawal goal, and estate goal, and a years in retirement goal (Specification p. 16, lines 22-24). The method includes receiving at the computer the income withdrawal goal, the estate goal, the years in retirement goal, and a current asset allocation (Specification p. 16, lines 22-24). The method further includes identifying, using the computer, one of the in-retirement goals as a priority goal (Specification p. 18, lines 18-23). The method further includes performing, using the computer, an analysis based on the in-retirement goals and the current asset allocation (Specification p. 17, lines 10-17). The method further includes forecasting, using the computer and by using results of the analysis, the likelihood that the customer assets at retirement meet the priority goal (Specification p. 8, line 25 – p. 9, line 1). The method further includes providing, using the computer, an in-retirement income stream withdrawal strategy, wherein the income stream withdrawal strategy provides tax advantages and wherein the income stream withdrawal

strategy provides for a first time period (FIG. 9, Specification p. 21, line 23 – p. 22, line 2). The income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period and the income stream withdrawal strategy provides for withdrawal from one or more tax deferred accounts during a second time period (FIG. 11, Specification p. 22, lines 14-24). The method further includes providing, using a computer, a findings overview report based on the analysis, wherein the findings overview report includes the in-retirement goals and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed (FIG. 4, Specification p. 18, lines 11-24). The likelihood is displayed as a percentage, and the findings overview report further includes an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed (FIG. 4, Specification p. 19, lines 1-5). The method further includes providing, using a computer, a summary of findings report, wherein the summary of findings report shows the likelihood for meeting the estate goal, a best case estate result, a worst case estate result, and an expected case estate result (FIG. 5, Specification p. 19, lines 7-18). The method further includes projecting, using a computer, annual snapshot cash flows from said current asset allocation and determining if a gap exists between the projected cash flows and the income goal (FIG. 6A, Specification p. 36, lines 4-20). The method further includes providing, using a computer, a current performance planning table, wherein the table allows for assessing approximate current yield and total return information in order to determine which holdings of the assets provide cash flow versus growth required to meet the in-retirement goals (FIG. 7, Specification p. 20, lines 15-21). The current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value (FIG. 7, Specification p. 21, lines 5-6).

Dependent Claim 9

Claim 9 depends on claim 1 and additionally recites wherein the withdrawal strategy further comprises designating when and how much to withdraw from taxable, 401K, traditional IRA, and Roth IRA accounts (FIG. 9, Specification p. 21, line 23 – p. 22, line 2).

6. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

The grounds of rejection to be reviewed on appeal are:

Are claims 1, 2, 4, 5, 7, 9, 11-20, 36, 39-41, and 43-48 obvious under 35 U.S.C. §103(a) over U.S. Patent Publication No. 2002/0035527 to Corrin (hereinafter “*Corrin*”) in view of a publication entitled “The First Cut is the Cheapest: Retirement distributions can come from many sources, IRAs, 401(k)s, and so on. Knowing where to start can prolong earnings growth,” Financial Planning, New York: April 1, 1999, p. 1 by Longo (hereinafter “*Longo*”)?

7. ARGUMENT

For purposes of this appeal, Appellants would like to separately argue the patentability of independent claim 1 and 46, and dependent claim 9. Claims 2, 4, 5, 7, 11-20, 36, 39-41, and 43-45 may stand or fall with respect to independent claim 1, and claims 47 and 48 may stand or fall with respect to independent claim 46. No admissions are made by the groupings of claims, and Appellants reserve the right to pursue any claims that are not specifically argued in the subsequent prosecution of the present application, and in any continuation applications.

I. Rejection of Claims 1, 2, 4, 5, 7, 9, 11-20, 36, 39-41, and 43-48 under 35 U.S.C. §103(a) as Being Obvious over *Corrin* in View of *Longo*

A. Independent Claim 1

Independent claim 1 describes a method for using a desktop including a display for forecasting a likelihood that a customer’s assets meet in-retirement goals. The customer can input a number of in-retirement goals and their respective priorities, and an analysis is performed based on those goals and priorities and based on the current asset allocation of the customer. Using the analysis, a forecast of the likelihood that the customer assets at retirement meet the goal is provided. Also provided is an in-retirement income stream withdrawal strategy that provides tax advantages, a findings overview report, and a current performance planning table. At pages 3-5 of the final Office Action, the Examiner combines *Corrin* and *Longo* in rejecting claim 1. However, this rejection is improper, for at least the following reasons.

1. *The cited art does not disclose, teach, or suggest a “current performance planning table”*

Obviousness has not been established, since *Corrin* and *Longo* do not disclose, teach, or suggest every element of the claims. For example, independent claim 1 recites, with emphasis added:

providing, using a display, a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine **which holdings of said assets** provide cash flow versus growth required to meet said in-retirement goals, and further wherein said current performance planning table includes information on **each asset's** annual income, 1-year and 5-year total returns, and current value.

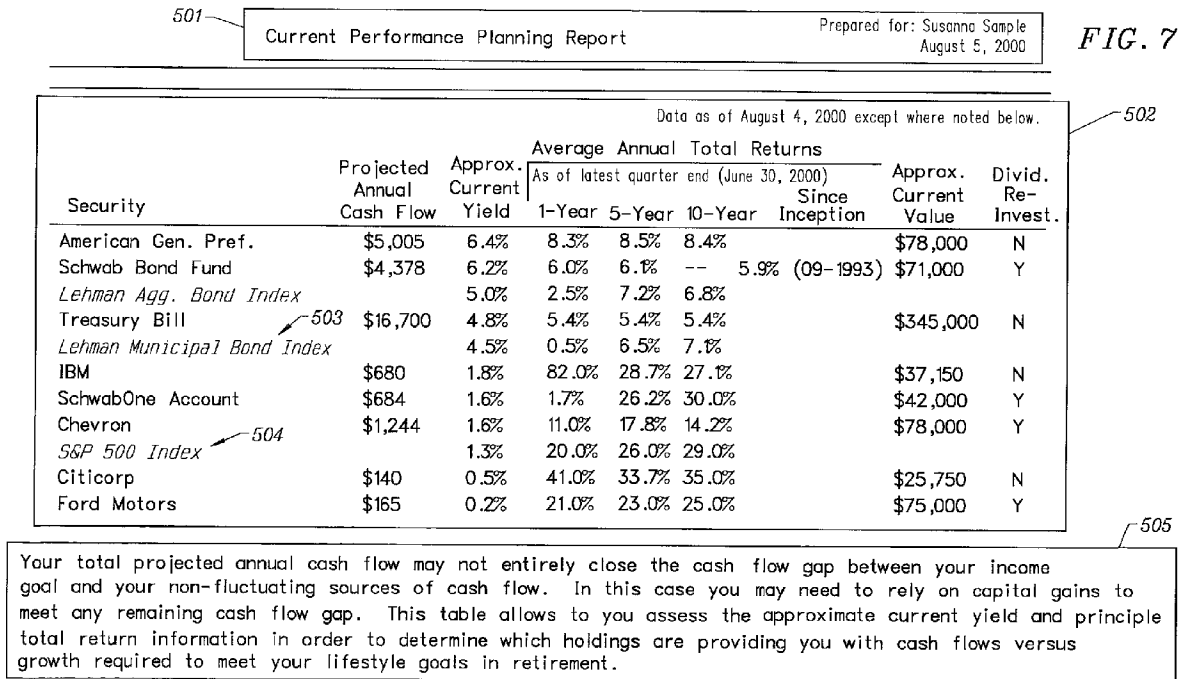
Page 5 of the final Office Action states that *Corrin* (at ¶¶ [0081]-[0141]) discloses a current performance planning table “which includes various information.” However, that section of *Corrin* teaches a Retirement Track Chart and Table that compares previous account balances and balances needed to meet requirement goals (See ¶ [0085] of *Corrin*). The chart and table display only a **total** account value for different time points beginning with the first reported account value (See ¶ [0137] of *Corrin*). Nothing in the chart and table, however, discloses a table that allows for assessing approximate current yield and total return information to determine **which holdings** provide cash flow verses growth (See FIG. 7 of present application).

Pages 10-11 of the Office Action further state that

Contrary to the applicant's assertion, *Corrin* discloses an expected return table, wherein the investor's expected long-term rates of return ranges of one-year returns for his current contribution and his existing account allocations are calculated respectively (see paras 0143-0144). *Corrin* further discloses that the expected return on each asset calculation uses the asset class numbers in the Asset Allocation Data to choose the values from the Compound Return table that holds assumptions for long term rates of return for each asset class (see paras 0152). The limitation "wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flows versus growth required to meet said in- retirement goals, " is an intended use which carries no patentable weight.

While Appellants acknowledge that *Corrin* discloses an "Expected Returns table," it is respectfully asserted that this table does not teach or suggest the "current performance planning table" as recited in claim 1. In *Corrin*, the "Expected Returns table calculates the Expected Returns and Standard Deviations of the New Contribution and Existing Account **Portfolios**" (emphasis added). See ¶ [0144] of *Corrin*. Thus, the Expected Returns table of *Corrin* shows only returns summed for an entire portfolio, not for "holdings of said assets," as recited in claim 1. Further, the asset class numbers cited by the Office Action relate to *classes* of assets, not to individual assets themselves. As such, *Corrin* is silent regarding "**which** holdings of said assets" (emphasis added) as recited in claim 1.

Furthermore, the table of *Corrin* does not disclose information allowing for a determination of "cash flow versus growth," as recited in claim 1. Figure 7 of the present application shows an embodiment of a current performance planning table:



The first two columns in FIG. 7 show embodiments of “annual income” and “approximate current yield”. This allows a customer to “determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals” as claimed. There is nothing in the “Expected Returns table” of *Corrin* regarding cash flow, and thus the table cannot be used to “determine...cash flow” as claimed.

Page 11 of the final Office Action states that such determination is “an intended use which carries no patentable weight.” In response, Appellants respectfully point out that claim 1 is a method claim. Thus, the claim limitations such as “determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals” are entitled to patentable weight.

For at least the above reasons, *Corrin* does not anticipate or render obvious a “current performance planning table” as claimed. Furthermore, *Longo* is not cited by the Examiner for such limitations, as *Longo* does not teach or suggest, alone or in combination with *Corrin*, such a table. Therefore, the cited art does not render obvious claim 1.

2. *The cited art does not teach or suggest “wherein said current performance planning table includes information on each asset’s annual income, 1-year and 5-year total returns, and current value”*

Furthermore, the cited art does not disclose, teach, or suggest the limitation of claim 1 “wherein said current performance planning table includes information on each asset’s annual income, 1-year and 5-year total returns, and current value.” Page 11 of the final Office Action states that the “Corrin table shows value of the account balances, returns, and the expected returns (see paras 0144). The examiner contends that 1-yr and 5-year total returns are nothing but expected returns, which are explicitly taught by Corrin (see paras 0144).”

Appellants respectfully disagree. First, as stated above, *Corrin* does not provide information “on each asset” as claimed. Rather, *Corrin* groups assets by class. Second, *Corrin* is silent regarding “annual income” and “current value” for each asset. Third, while *Corrin* discloses “expected returns,” this is not what is claimed. Expected returns are what is expected – that is, they relate to future, anticipated returns. Claim 1 recites “total returns” in a “current performance” report. The returns as claimed relate to *historical* returns, not *expected* (i.e. future) returns. Furthermore, even if the claimed returns were expected returns, Appellants respectfully assert that the generalized information on “expected returns” is not the same as “1-year and 5-year total returns” as recited in claim 1. The one-year and five-year marks are specific historical time frames that are not taught or suggested by *Corrin* or *Longo*. Thus, for at least the above reasons, the independent claims 1 and 46 are not taught or suggested by the prior art.

3. *The cited art does not teach or suggest a “findings overview report”*

Corrin in view of *Longo* also does not disclose, teach, or suggest the limitations of claim 1 including:

providing, using a display, a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is

followed, **wherein the likelihood is displayed as a percentage**, and the findings overview report further including an **asset drawn down schedule** which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed

(emphasis added). It is respectfully submitted that the overview report, which shows a predicted effect of following the specific in-retirement income stream withdrawal strategy on the different types of accounts, in combination with the other elements of the claims, provides a very significant advantage to the customers. Aspects of an embodiment of a findings overview report are shown in FIG. 4 of the present application, and discussed at Specification p. 18, line 11 – p. 19, line 18 of the present application.

Page 12 of the final Office Action argues that *Corrin* discloses an “investment advisory report” that “is akin to appellant’s claimed limitation of providing a findings overview report based on the analysis.” Page 12 of the Office Action further states that the “advisory report...encompass the in-retirement goals and asset drawn down schedule.” Appellants respectfully assert that both arguments of the final Office Action are incorrect.

First, even assuming, *arguendo*, that the table of *Corrin* is “akin” to the claimed report, that does not render the report obvious. The findings overview report of claim 1 includes limitations not taught or suggested by *Corrin* and *Longo*, such as **in-retirement** goals and the likelihood of meeting certain goals, where “the likelihood is displayed as a percentage.” An embodiment of a likelihood displayed as a percentage can be seen in item 208 of FIG. 4. Such percentage provides quick and meaningful information to a customer in creating an investment strategy, and is not taught or suggested by the prior art. Neither *Corrin* nor *Longo* teach or suggest a report with such limitations.

Second, *Corrin* ¶¶ [0010]-[0011], as cited by the final Office Action, discloses generalities, but not an “asset drawn down schedule” as recited in claim 1. An “asset drawn down schedule” can be a “bar chart [that] shows the amounts each of taxable (bottom) 209, tax deferred (middle) 210, and tax free (top) 211 withdrawals for the customer's end of year account balance 212 versus the customer's in-retirement age.” See Specification p. 19, lines 1-5 of the

present application. Contrary to the assertion on page 12 of the final Office Action, the advisory report of *Corrin* does not teach or suggest “an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts” as claimed. The generalities disclosed by *Corrin* do not “encompass” the specific claim limitations of independent claim 1.

Moreover, as described above, the specific limitations regarding the asset drawn down schedule can be used in forecasting and investment strategy. As such, it is not just “information/data which can easily be included in an investment advisory report of *Corrin* without altering/changing the system of *Corrin*” as claimed on page 12 of the final Office Action. *Corrin* is drawn to a different investment strategy than the claimed method, as *Corrin* attempts to evaluate “the investor’s current saving and investment strategy” in preparation for retirement. *Corrin* ¶ [0028]. Changing the “information/data” would change the strategy, and thus *Corrin* teaches away from such modifications. Thus, independent claims 1 and 46, and the dependents thereon, are allowable, at least for these reasons.

B. Independent Claim 46

Independent claim 46 describes a method for using a desktop including a display for forecasting a likelihood that a customer’s assets meet in-retirement goals. The method of claim 46 includes at least somewhat similar features to independent claim 1, and thus, claim 46 is allowable for at least the same reasons as argued regarding claim 1, above. That is, claim 46 is not obvious over *Corrin* in view of *Longo* because the combination of these references does not disclose, teach, or suggest “a current performance planning table..., wherein said current performance planning table includes information on each asset’s annual income, 1-year and 5-year total returns, and current value,” and “a findings overview report.”

Claim 46 further recites “providing, using a computer, a summary of findings report, wherein the summary of findings report shows the likelihood for meeting the estate goal, a best case estate result, a worst case estate result, and an expected case estate result.” At page 5 of the final Office Action, the Examiner rejects claim 46 using the same art and rationale as in claim 1 *supra*. However, this rejection is improper because the combination of *Corrin* and

Longo does not disclose, teach, or suggest these features. Furthermore, the Examiner fails to point out why the Examiner believes the features of the “summary of findings report” are obvious over the combination of *Corrin* and *Longo*.

An embodiment of a summary of findings report can be seen in FIG. 5 of the present application:

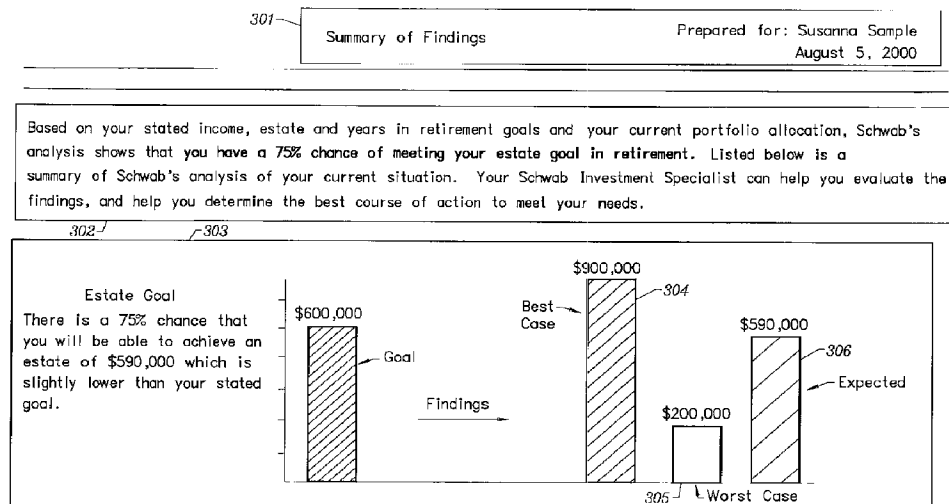


FIG. 5

The summary of findings report, as claimed, will allow the customer to accurately assess their investment strategy. *Corrin* and *Longo* do not teach or suggest a summary of findings report as recited in claim 46. Thus, *Corrin* and *Longo* do not render obvious independent claim 46 or the claims dependent thereon.

C. Dependent Claim 9

Dependent claim 9 depends on independent claim 1, and is allowable for the same reasons as argued regarding claim 1, above. Claim 9 further recites that “said withdrawal strategy further comprises designating when and how much to withdraw from taxable, 401K, traditional IRA, and Roth IRA accounts.” The Examiner argues on pp. 6-7 of the final Office Action the following:

Re Claim 9: *Corrin* in view of *Longo* discloses the claimed method *supra* and while not explicitly disclosing the step wherein said withdrawal strategy further comprises designating when and how much to withdraw from taxable, 401 K, traditional IRA and Roth IRA accounts, this step would have been obvious to anyone of ordinary skill in the art at the time of invention as it was notoriously well known. For example, there are tax related penalties related to the early withdrawal of funds from a Roth IRA account. If a user withdraws funds before the age of 59 ½ years there is a steep tax placed on the amount of withdrawal. Therefore, a prudent withdrawal strategy would be to refrain from withdrawing from this account until the appropriate time, and furthermore if it was vital for funds to be withdrawn, the strategy would further call for an amount representing the absolute minimum be withdrawn so that the remainder of the money in the account can continue to accumulate.

The Examiner admits that the cited art does not explicitly disclose the limitations of claim 9, but argues that the limitations would have been obvious to anyone of ordinary skill in the art at the time of invention. However, in support of the argument, the Examiner merely recites the related tax penalties for early withdrawal and that designating “when and how much to withdraw” based on those tax penalties would be obvious. Appellants respectfully disagree.

The mere fact that the tax penalties may have been known to one skilled in the art does not render claim 9 obvious. As discussed above, *Corrin* teaches away from the forecasting and investment strategy disclosed in the claims. Thus, one of ordinary skill in the art would not be motivated to modify *Corrin* to arrive at the features of claim 9 since *Corrin* teaches away from the claimed method, and modification would alter the purpose and strategy disclosed in *Corrin*. The limitations of claim 9 are therefore not obvious over the combination of *Corrin* and *Longo*.

8. CONCLUSION

For these reasons, it is respectfully submitted that the rejection should be reversed.

Respectfully submitted,

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9. CLAIMS APPENDIX

1. A method for using a desktop including a display for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals, including, but not limited to, an annual income withdrawal goal, an estate goal, and a years in retirement goal, comprising:

inputting said income withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation, and identifying one of said in-retirement goals as a priority goal;

performing an analysis based on said in-retirement goals and said current asset allocation;

forecasting, by using results of said analysis, said likelihood that said customer assets at retirement meet said priority goal;

providing an in-retirement income stream withdrawal strategy, wherein said income stream withdrawal strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period;

providing, using the display, a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed,

wherein the likelihood is displayed as a percentage, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed;

projecting annual snapshot cash flows from said current asset allocation and determining if a gap exists between said projected cash flows and said income goal; and

providing, using the display, a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals, and further wherein said current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value.

2. The method of Claim 1, wherein said forecasting is based on outside and inside holdings.

4. The method of Claim 1, wherein said cash flows comprise dividend and interest sources, and non-fluctuating sources.

5. The method of Claim 4, wherein said dividend and interest sources comprise equity dividend, fixed income, and cash payments, and wherein said non-fluctuating sources comprise income property, social security, and pension payments.

7. The method of Claim 1, further comprising generating a current summary showing a breakdown of said cash flow into said dividend and interest sources, said non-fluctuating sources, total cash flow, and said income goal.

9. The method of Claim 1, wherein said withdrawal strategy further comprises designating when and how much to withdraw from taxable, 401K, traditional IRA, and Roth IRA accounts.

11. The method of Claim 1, further comprising determining required minimum distribution (RMD) income streams based on total value of tax deferred assets.

12. The method of Claim 11, further comprising generating a report showing annual tax-deferred account withdrawals, and year end tax deferred account balances.

13. The method of Claim 1, further comprising providing financial and non-financial alternatives in order to attempt to increase said likelihood of meeting said retirement goals.

14. The method of Claim 13, wherein said non-financial alternatives increase said likelihood by requiring a relaxing of at least one of said in-retirement goals.

15. The method of Claim 13, wherein said financial alternatives attempt to increase said likelihood by altering said asset allocation and thereby assuming a better diversified portfolio.

16. The method of Claim 14, further comprising generating a report showing said in-retirement goals and said likelihood versus said modified in-retirement goals, said modified in-retirement goals comprising said at least one of said relaxed in-retirement goals, and showing said subsequent possible increased likelihood.

17. The method of Claim 15, further comprising generating a report showing, using the display, said in-retirement goals and said likelihood versus said altered asset allocation, and showing, using the display, said subsequent possible increased likelihood.

18. The method of Claim 15, wherein asset allocation preferences are incorporated.

19. The method of Claim 15, further comprising providing action plans for attempting to increase said likelihood, said action plans comprising means for conveying whether to buy or sell said assets.

20. The method of Claim 19, wherein each asset class holding is separated from each other and small company holdings are separated from large, international, and fixed income company holdings.

36. The method of claim 1 further comprising providing a performance planning report which identifies each of the assets held in the customer accounts and provides a projected annual cash flow, an approximate current yield, a historical total return, and an approximated current value for each asset, to assist the customer in assessing their assets on an income versus growth basis.

39. The method of Claim 2, further comprising acquiring an asset's current price through an existing, internal data feed updated nightly.

40. The method of Claim 1, further comprising alerting a user when a cash flow analysis indicates a problematic fluctuation.

41. The method of Claim 40, wherein the problematic fluctuation is indicated by a period wherein an actual monthly cash flow generated falls below a monthly cash flow goal by five percent or more.

43. The method of Claim 1, further comprising the step of calculating a percentage of dividends a customer is currently reinvesting versus accessing.

44. The method of claim 14 wherein the relaxing of at least one of said in-retirement goals comprises relaxing the estate goal.

45. The method of Claim 12, wherein the report compares the annual tax-deferred account withdrawals with the required minimum distribution income streams.

46. A method for using a computer for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals, including, but not limited to, an annual income withdrawal goal, an estate goal, and a years in retirement goal, comprising:

receiving at the computer said income withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation, and identifying, using the computer, one of said in-retirement goals as a priority goal;

performing, using the computer, an analysis based on said in-retirement goals and said current asset allocation;

forecasting, using the computer, by using results of said analysis, said likelihood that said customer assets at retirement meet said priority goal;

providing, using the computer, an in-retirement income stream withdrawal strategy, wherein said income stream withdrawal strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period;

providing, using a computer, a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed, wherein the likelihood is displayed as a percentage, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed;

providing, using a computer, a summary of findings report, wherein the summary of findings report shows the likelihood for meeting the estate goal, a best case estate result, a worst case estate result, and an expected case estate result;

projecting, using a computer, annual snapshot cash flows from said current asset allocation and determining if a gap exists between said projected cash flows and said income goal; and

providing, using a computer, a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals, and further wherein said current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value.

47. The method of Claim 46, further comprising acquiring an asset's current price through an existing, internal data feed updated nightly.

48. The method of Claim 46, further comprising alerting a user when a cash flow analysis indicates a problematic fluctuation.

10. EVIDENCE APPENDIX

None.

11. RELATED PROCEEDINGS APPENDIX

None.

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